

February 27, 1975

SENATOR KELLY: That's correct.

SENATOR NICHOL: Would it be possible, if this were passed, for individuals to buy a family policy where this was not included? My point being that many people, when they reach older age - like mine, do not anticipate having more family. I'm thinking now of we older people. Would this be possible for us to buy insurance policies where this type of coverage is not included? Therefore, we probably could buy it at a lesser amount than if this were automatically included on all individual policies.

SENATOR KELLY: Let me back up here. I may have misstated or caused a little confusion. Childrens coverage is always on the family policies. If you, as an individual person, have an individual health and accident insurance policy this would not be on that policy.

SENATOR NICHOL: Thank you.

SPEAKER: Chair recognizes Senator Swigart.

SENATOR SWIGART: Mr. Chairman and members, as a member of the committee I would like to rise to support LB 28 and the amendments. I think this type of policy was probably adopted at a time when the mortality rate for children at childbirth, during the first few days, was high. We had a great deal of hearing on this. We have no reason to believe that the rate ought to go up at all. If so, it would be very negligible because science has advanced to the point where there are very few deaths in that 14 days. You and I must stop and think about the urgency and the need for those who are met with this tragedy those first 14 days, where it's not now normally covered. You know a couple having to go to the hospital for . . . the mother having to go to the hospital for childbirth, there's always a lot of cost at this time. So I think to relieve them of every possible extreme cost because of death at this time would be a great lift to them. I'm kind of surprised there is any opposition to it. I rise to support it heartily.

SPEAKER: Chair recognizes Senator Rumery.

SENATOR RUMERY: Senator Kelly yield to a question?

SPEAKER: Senator Kelly, do you yield?

SENATOR KELLY: Yes sir.

SENATOR RUMERY: Mr. Speaker and members of the Legislature, I understood Senator Kelly to say that there are insurance companies who are all ready providing this type of policy. Did I understand you correctly?

SENATOR KELLY: This is correct and it's very limited.

SENATOR RUMERY: I wonder if this is being done, if we really need to include this as a state statute, and let free enterprise take care of it.